

Retirees living overseas enjoy many of the same TRICARE healthcare options as retirees living in the states, but there are many differences here.

The biggest difference is that TRICARE Prime is not available to retirees living overseas. The type of TRICARE benefit you choose may depend on where you live, what type of Military Treatment Facility is near you (if any), and your own personal health care choices. Here are some of the options and available special programs. If you are over 65, please see Fact Sheet 11, "TRICARE for Life Overseas."



Your Overseas Health Plan

TRICARE Standard is the only TRICARE health plan available for retirees who live overseas. Standard is the name for what used to be called CHAMPUS. In other words, anyone who is CHAMPUS eligible may use TRICARE Standard. Under this plan, you can see the host nation provider of your choice. Standard offers a broad choice of providers and there are no enrollment fees.

TRICARE Standard

You will not typically have access to a Primary Care Manager unless you are able to enroll in TRICARE Plus (Plus offers this as well as other benefits, explained in the next column). With Standard, you will also pay deductibles and cost-shares. You will normally be required to do your own paperwork and file your own claims. Please see your Beneficiary Counseling and Assistance Coordinator (BCAC) at your local TRICARE Service Center if you need assistance and guidance.

Using military medical facilities

Treatment may be available at a military treatment facility if there is space available after TRICARE Prime patients have been served. You may ask why Prime members get preferential treatment at military Medical Treatment Facilities (MTFs) here. It's because the number one priority of MTFs overseas is to maintain the mission readiness of active duty people. Maintaining this readiness means taking care of active duty and their family members first — and there are simply not that many military clinics and hospitals here to do this. Here is the priority system that MTF commanders use:

- Active-duty service members
- Active-duty family members who are enrolled in TRICARE Prime
- Retirees and their family members, and survivors, enrolled in TRICARE Prime in CONUS or TRICARE Plus overseas.
- Family members of active duty service members who are not enrolled in Prime (for the purpose of determining access priority, survivors of military sponsors who died on active duty who are NOT enrolled in TRICARE Prime are in this priority group)
- All other eligible persons, including retirees and their families who are NOT enrolled in Prime

But this doesn't mean that the MTF near you won't be able to see you. MTF commanders in Europe work hard to ensure you have access to military facilities as often as possible. In fact, depending on where you live, you may even be able to enroll in a program that provides you with access to a MTF and a Primary Care Manager there. It's called TRICARE PLUS.

TRICARE PLUS

TRICARE Plus is a military treatment facility **primary care** enrollment program that is offered at select military treatment facilities around Europe. If you are eligible for care in a military treatment facility, you may seek enrollment for **primary care** at military treatment facilities where enrollment capacity exists. Bear in mind that this applies for overseas retirees — if you are enrolled in TRICARE Prime or a Medicare HMO in the continental U.S., you are not eligible. If you can't enroll or choose not to enroll in TRICARE Plus, it does not affect TRICARE For Life benefits or other existing programs you may have signed up for.

Eligible beneficiaries with existing relationships with primary care providers at military treatment facilities will have the first opportunity to enroll as long as the facility has the space and resources.

Why choose TRICARE PLUS?

- Enrollees will use their designated primary care provider at the military treatment facility as their principal source of health care.
- Persons enrolled in TRICARE Plus can continue to obtain care from civilian providers; TRICARE Standard rules apply.
- Enrollees are not locked into a health maintenance organization (HMO)-like program.
- There are no enrollment fees.
- TRICARE Plus enrollees will receive **primary care** appointments with the same access standards as TRICARE Prime enrollees.

TRICARE Plus Limitations

- The program is not available at all military treatment facilities. It depends on the the capacities/capabilities and missions of individual military treatment facilities.
- This is a MTF "primary care access" program, not a health plan. For care from civilian providers, TRICARE Standard rules apply for most enrollees.
- The program does not guarantee access to specialty care at the MTF where beneficiaries are enrolled.

○ TRICARE Plus is not a portable benefit. Enrollment at one facility will not guarantee access at another facility.

○ TRICARE Plus enrollees are discouraged from obtaining non-emergency primary care from sources outside the MTF where they are enrolled.

○ Beneficiaries may be disenrolled if capacity is no longer available at the MTF. The assessment is made once a year.

If Your Active Duty Sponsor Dies

Surviving family members of deceased active duty service members remain eligible for TRICARE Prime or Standard benefits at the active duty dependent rates for a three-year period. At the end of the three-year period, TRICARE eligibility continues, but at the retiree dependent rates. For more information, contact your BCAC at your local TRICARE Service Center.

Retiree Health Fairs

U.S. military facilities around Europe host a series of retiree health fairs each year. These fairs typically include routine medical services such as blood pressure screenings, cholesterol screenings, nutrition, cancer prevention and exercise information. Health fairs are also an excellent place to learn more about your TRICARE benefit.

Dates, times, and locations of health fairs are routinely printed in U.S. post and base newspapers and the Stars & Stripes. You may also check your local clinic information outlets for details on upcoming events.

Databases Available Online

Although you are not eligible for Prime as an overseas retiree, you are welcome to search TRICARE Europe's Preferred Provider Network database or scroll through the dental provider database. These tools may help you find a provider in the area where you live. You will also find a handy MTF locator guide. To access these services, visit our website (www.europe.tricare.osd.mil) and click on the "Retirees" button.